



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

I have taken the case in which A's interest is for a definite term of years, as the simpler, but the principle must be the same where his interest is for life. If A, aged x years, have a life interest in the stock instead of an interest for n years, then, if d_x , &c. denote the deaths in each year by the tables, and the deaths in the two half years of any one year be supposed equal,

$$M_2 = \frac{100 - \delta}{100} \cdot \frac{P}{2l_x} \left\{ \frac{d_x}{1+r_{\frac{1}{2}}} + \frac{d_x}{(1+r_{\frac{1}{2}})(1+r_1)} + \frac{d_{x+1}}{(1+r_{\frac{1}{2}})(1+r_1)(1+r_{\frac{1}{2}})} + \dots \right\}$$

the series being continued to the latest value of d_v in the tables.

It may be said, that in the case of a life interest a deduction must be made from the calculated value (by whatever means calculated), on account of the *uncertainty* of the possession. This may be true where the sale is to a stranger; but A, in buying B's reversion, is the one person to whom this is no disadvantage, and who therefore cannot fairly claim such deduction; which would also be the case with B if he bought A's life interest. In dealings between these two persons, therefore, the calculated value should be used without deduction on either side.

Historical Sketch of the Life of CHARLES GILL, Esq., late Actuary of the Mutual Life Insurance Company of New York.*

ONLY a few brief months have passed and gone since it was our painful duty to chronicle the death of one who, while in life, occupied a prominent place and acted a conspicuous part amid the bustling scenes of his fellow-citizens. His unexpected death was mourned—and justly so—as a great municipal, if not a national, calamity; while his memory and worth are still cherished with sincere respect by a numerous circle of private friends and public admirers. The question is repeated with as much concern and earnest solicitude now, as when it was first propounded, “Who shall occupy the place left vacant by the removal of Walter R. Jones, late President of the Atlantic Mutual Insurance Company?” And still echo answers, Who? Although varied, numerous, and im-

* As Professor Gill was personally known to many of our readers, and corresponded at one period with this *Journal*, we believe that we shall have general approval in extracting this sketch of his life from the *United States Assurance Gazette*. It will be seen that, independently of his merits as a philosopher and mathematician, he was a very estimable person in every respect.—ED. A. M.

portant were the considerations that served to swell the general tide of sorrow which swept over the commercial and mercantile community at the announcement of his death, yet there were others of a more special, perhaps more personal nature, that were calculated to awaken, in the minds of those with whom he was more immediately connected, the most pungent grief and most enduring sorrow. They arose chiefly from the position he occupied as the foremost marine underwriter of the age. While the science of marine underwriting upon the *mutual plan* continues to exist, and wherever the blessings of civilization and the triumphs of commerce extend, or the system of insurance be practised, the name of Walter R. Jones shall ever be remembered and revered, as one of its most devoted students, successful practitioners, and brightest ornaments. It is not, however, with the illustrious history of the "Napoleon" of the marine underwriting profession we have now to do, but with the character and memory of an individual whose early career and active and eventual life present us with many interesting and instructive incidents, and particularly the circumstances of whose lamented and unexpected death afford so striking and painful an analogy. Both were connected with the underwriting business—the one in the marine, the other in the life department: both, with the difference of a few years between them, may have been considered as in the meridian of manhood, and enjoying the ordinary blessing of health when cut down by the relentless stroke of death. A few brief hours prior to their fatal and final illness, both had been employed in their respective places of business, actively engaged in the arduous duties of their calling. With respect to both, it may appropriately be said of them, "they died in harness." The one was the honoured president of the greatest Marine Underwriting Establishment in the country; the other, the responsible actuary of the greatest Life Insurance Company in the United States or continent of America. The one prosecuted his duties with all the energy, courage, and perseverance of a man resolved by all legitimate means, moral and physical, to carry his point, by placing the institution with which he was connected upon the most secure and substantial basis, thereby raising it to the highest elevation in the estimation of the commercial public; the other fought his way through difficulties, trials, and adverse circumstances, with untiring patience, industry, moral courage, and heroic fortitude, to fame, distinction, and honour. The one lived till he saw the grand object and aim of his ambition realized; the other, until he had conquered

his difficulties, overcome his trials, and placed himself in a position which he believed to be his providential lot, and in which he considered he could best fulfil his manifest destiny. We will not prolong the parallel. Doubtless, the intelligent reader will be able to prosecute this interesting analysis further at his leisure.

In compiling the following sketch of the life of the late Professor Gill, we have been placed under considerable obligations to Fredrick S. Winston, Esq., President of the Company, and to the Rev. Wm. A. Muhlenberg, D.D., who kindly responded to our request by furnishing us with many valuable hints respecting the early career, formidable difficulties, indefatigable industry, honourable position, ultimate settlement in life, final illness and lamented death, of the subject of the present sketch. To these gentlemen we return our best thanks for the services they have rendered to ourselves, our readers, and the insurance community, by their efforts to do justice to the memory, talents, virtue, and worth of one who was unostentatiously but practically useful in his day and generation.

The following is the interesting sketch furnished by Fred. S. Winston, Esq., being the same which he addressed to the Board of Trustees of the Mutual Life Insurance Company of New York at their late meeting, as well as the action they took in view of the great loss they had sustained in the death of their late actuary, Charles Gill, Esq.

"It is my painful duty to announce to you, officially, the death of Charles Gill, the distinguished actuary of this Company. He died, at his residence in Brooklyn, on the night of the 22nd ultimo, of hæmorrhage of the bowels, on his birth-day, aged fifty years. It is due to the eminent mathematical attainments of Mr. Gill, and to the ability and fidelity with which his arduous labours for the interests of this Company have been discharged, that the Board of Trustees, while they acknowledge his worth and regret his loss, should preserve a brief record of his life, both before and since he became identified with this Company.

"Charles Gill was born in Yorkshire, England, October 22nd, 1805.

"He very early manifested a love and aptitude for knowledge, and an indomitable energy in its pursuit.

"He left his village school at ten years of age, his schoolmaster declaring that he knew as much as he did.

"After this, all his knowledge was procured by his own unaided exertions.

"At thirteen he made a voyage to the West Indies. On his return, in 1821, at the age of sixteen, he began to teach; and from this time his days were devoted to this pursuit, and his nights mainly to study.

"At the age of seventeen he became a regular contributor to *The Diary*, then, as now, the first among the mathematical periodicals of England. It was through his communications to this work that he first became known to the scientific world.

"To this and other mathematical works he continued to contribute during the greater part of his life.

"His life in England was a continual struggle; and he succeeded only after years of toil and privation, by the force of his talents and the weight of his energy, in awakening attention and securing respect.

"He left his mother country in 1830, and in ten days after his arrival in this was appointed a teacher of mathematics in Westchester County in this State.

"In 1833 he was appointed Professor of Mathematics and Natural Philosophy in Flushing Institute, afterwards St. Paul's College, under the charge of the Rev. Wm. A. Muhlenberg, D.D. This connection was continued for fifteen years, and was only severed, as a necessity, by the removal of Dr. Muhlenberg to the Parish of the Holy Communion, New York.

"In April, 1849, Mr. Gill was appointed Mathematician to the Mutual Benefit Life Insurance Company of Newark, New Jersey.

"In October, 1849, he was appointed Actuary to the Mutual Life Insurance Company of New York, and in this service he died.

"The general scope, value, and results of his labours for this Company are known to you all; but his ability and fidelity to its interests, as much in all minor details as in more general arrangements, could only be appreciated by those in daily official connection with him.

"While no problem was beyond the power of his high mathematical attainments, none was too minute for his patient attention; and he also possessed the rare faculty of rapidly and fully analyzing every question in his department as it was presented. His valuable services in establishing a sound basis for our second dividend are known to the trustees. The table of rates for premiums, corrected and arranged by him, was a work of much labour and care, and is of great value to this Company. The formulæ and tables prepared by him, embracing almost every question which is likely to arise in the actuary department, are lasting memorials of his science,

industry, and skill, and will greatly lighten the labours of his successor.

"It is a source of gratification, under this loss, that Mr. Gill's position in this Institution was appreciated by him, as altogether suited to his talents and his tastes; and that his labours and their reward were as satisfactory to him as they have ever been to the trustees and officers of this Company.

"Could he have been spared a few years longer to this Institution, to aid in establishing the science of life insurance on the sound basis of practical experience in this new and most important field, his loss would have been less felt; but Infinite Wisdom has removed him from his labours, and left us to discharge our duties unaided by his science and skill."

The following preamble and resolutions were then unanimously adopted:—

"*Whereas* The Trustees of the Mutual Life Insurance Company of New York, now assembled, have listened with painful interest to the official announcement just made, by the president, of the death of our late actuary, Mr. Charles Gill; and

"*Whereas* Duty and inclination alike impel us to record our high appreciation of him, and our sense of the irreparable loss the Company has sustained by his death; therefore, be it

"*Resolved*: That we look back upon the appointment of Mr. Gill as actuary to this Company as one of the most important acts of this Board.

"*Resolved*: That his extraordinary abilities, which placed him in the very front rank of mathematicians—devoted, as they were, untiringly, for five years, to the best interests of this Company, in correcting errors, in solving difficulties, in establishing a system of checks upon the entire business of the Company, and in working out rules—were eminently instrumental in placing the Company in its present proud position, and cannot fail to have a salutary effect so long as widows and orphans continue to be protected by life insurance.

"*Resolved*: That, as a token of our loss, and as evidence of a debt that money cannot pay, the President be authorized to pay to Mrs. Gill the salary of her late husband up to the first of May next.

"*Resolved*: That the President be requested to hand to Mrs. Gill a copy of this preamble and these proceedings, with the assurance of our sincere sympathy with her and her family in their sad bereavement."

The beginning of 1849 may be looked upon as a new era in the life of Mr. Gill. He then had resolved to abandon the profession of teaching, and betake himself to the important and responsible one of actuary to a Life Insurance Institution. It was in April of this year that he accepted the appointment of Mathematician to the Mutual Benefit Life Insurance Company of Newark, N.J. That he looked upon his new vocation as one of the highest responsibility

and trust, is evident from the fact (being too modest to form an opinion of his own ability) that he addressed a note to a friend in whose judgment he could place the utmost reliance, soliciting his opinion with respect to his qualifications, and his ability to discharge the duties of his new appointment. The answer is here—from Professor Benjamin Peirce, of Harvard University, who says:—

“HARVARD UNIVERSITY, 9 May, 1849.

“MY DEAR FRIEND: In answer to your inquiries, I am happy to be able to state that I have known you as a mathematician for many years. I was familiar with your contributions to the *Mathematical Miscellany* when you were its editor, and afterwards, when I was editor myself. I have repeatedly tried the strength of your geometrical capacity, both in conversation and writing; and I am able to say, with entire confidence, that you have not your superior, as a mathematician, in the United States, either in powers of analysis or in elegance of solution. I can say, moreover, that there is no known subject of mathematical computation, either theoretical or practical, for which you are not fully competent; and I can add, that all the problems of life assurance will be as simple to you as a sum in the Rule of Three is to most of those who are usually known as mathematicians.

“Very faithfully and sincerely,

“Your Friend,

“BENJAMIN PEIRCE.

“Prof. Gill.

“P.S.—I am delighted with your *Treatise upon Angular Analysis*; it is truly a gem. I entreat you to come to Cambridge at the meeting of the Scientific Association in July.—B. P.”

Mr. Gill not being content merely with the testimonial of Professor Peirce, and wishing at the same time to afford the directors of the Mutual Benefit Insurance Company the utmost satisfaction, referred them to D. S. Davies, Esq., Professor of Mathematics to the Royal Military Academy, Woolwich, England, F.R.S. Lond. and Edin., and Auditor of the Gresham Insurance Society, London. The following is his reply—the document speaks for itself.

“ROYAL MILITARY ACADEMY,

“Woolwich, May 26, 1849.

“GENTLEMEN: It is with sincere satisfaction that I depart, in the present case, from my usual rule (one rendered necessary by the position I have the honour to occupy), of not giving indiscriminate or ill deserved testimonials. To Mr. Gill I can most conscientiously do so, and therefore do it with the pleasure which I must ever feel in paying a just tribute to high talent and extensive learning.

“Mr. Gill and I have never met; but we made our appearance in public, as mathematical writers, about the same time, and partly in the same works. His very remarkable power in treating problems of a higher order than those usually attempted at our age attracted my attention strongly, and my eye has been kept constantly on his writings with great improvement to myself. He has fully maintained his early character for great originality, and unflinching resource in the most difficult investigations. Indeed, did any difficulty

occur in my own researches that I deemed it necessary to refer to another mathematician, there are few men living to whom I should refer it with the same confidence of receiving efficient aid, in a full and original form, as Mr. Gill. In England he is considered to be the first of the mathematicians of America.

"This, however, refers to his mathematical powers and acquirements generally. There is, as you must be aware, a peculiarity of character in the mathematics of contingencies, whether it refer to insurance, to general statistics, or mere games of chance. Many of its problems are of extreme difficulty and complexity; and cases often occur that require the most refined methods of investigation, and, indeed, altogether new ones.

"I have looked much into this class of researches myself, and am consequently able to judge of the kind of powers which they require. In speaking, therefore, of Mr. Gill, I am in a condition to speak positively as to the peculiar fitness of his mind (as developed in his writings) for entering upon them with complete success. Indeed, as far as my knowledge of American mathematical literature extends (and that acquaintance is not very limited), I consider that through the whole Union might be sought in vain anyone that could be proposed as his equal.

"It is a remarkable fact in the history of insurance in this country, that the most distinguished actuaries were men who had never been in any way brought up to any office of the kind. They have, however, invariably been eminent for their mathematical powers and acquirements; and under their control, the Offices who employed them have as invariably prospered. By such men, the mere business details that properly fall under the cognizance of the *actuary* are easily mastered.

"In conclusion of a longer letter than is usual (and there is not time to condense it before the mail is made up), I may be permitted to remark, that the actuary must enjoy the entire confidence of the directors, and be possessed of an entire knowledge of the whole affairs of the Company. Without this, his data would be imperfect, and his conclusions necessarily erroneous in proportion to the defects of his data. I can have no doubt that Mr. Gill will be able to show you that he deserves that confidence; but the absence of all personal knowledge precludes me from being able to speak on this point. But of one thing I feel certain—that, without that confidence, neither Mr. Gill nor any other actuary will be of the least use to the interests of the Society.

"I have the honour to be, Gentlemen,

"Your very obedient Servant,

"T. S. DAVIES, F.R.S.

Lond. and Edin. F.S.A., &c., Professor of Mathematics R. M. Academy,
and Auditor of the Gresham Insurance Society, London.

"*The Directors of the Mutual Benefit Life
Insurance Company, Newark, N.J.*"

The Rev. Dr. W. A. Muhlenberg, in speaking of the deceased, says:—

"Of his intellectual power, and great attainments in mathematical science, you have abundant evidence and probably personal knowledge. His *Mathematical Miscellany*, and his work on *Angular Analysis*, are proofs of the high order of his abilities. In

making up the numbers of the former (a quarterly publication), I well recollect how amused I would sometimes be at the manner in which he dealt with the contributions of his correspondents (among them the foremost mathematicians of the country)—much as a school-master does with the literary compositions of his boys—correcting and pruning them, and trimming them into shape. Sometimes a communication of several folio pages, after he had lopped it of what seemed redundances to his eyes, and reduced it to a neat and compact form, would make but a leaf or page in his Quarterly. Very often the authors could hardly have known their own work.

“Mr. Gill had a refined taste in literature—wrote in a chaste and forcible style himself—delighted in good works of fiction—read Shakespeare with the spirit of a kindred soul. Indeed, the practical element was a very strong one in his mental composition. In his earlier days he occasionally amused himself with writing verses.

“His moral excellence was equal to his intellectual. He had a heart of the liveliest sensibility, and full of benevolence. To those knowing him slightly, he appeared cold and repulsive—for his good qualities had not the advantage of attractive manners; but to his intimate acquaintances he was a kind, loving, and enthusiastic man. His humility was unfeigned, and his modesty was continually in the way of his doing justice to himself. He shrank instinctively from praise: it was evidently painful to him. When obliged to speak of his own capacity or services, he did it in a few hesitating words, which might have been taken for misgivings of himself. He had such a contempt for shams, that he recoiled from anything which seemed like the appearance of one in himself. Next to pretence, he hated meanness. A more honest man never lived. He had the keenest sense of justice, which was never blunted by self-interest in his dealings with men. Few have I ever known so much raised above the common infirmity of men, of viewing their neighbour's rights through one medium, and their own through another. In his moral perception the *tuum* was just as clear and distinct as the *meum*. It would be entering too much into the private details of his life to relate what a long and painful course of self-denial, and relinquishment of the dearest enjoyments of life, (for a number of years, indeed,) he subjected himself to, in order to wipe off some pecuniary obligations, occasioned by the difficulties of his early career.

“Mr. Gill was a devout man. He became a communicant of the

Episcopal Church some three years after forming his connection with me, as Professor of Mathematics in Flushing Institute (afterwards St. Paul's College), in which connection he continued fifteen years; so that I knew him long and intimately. He was a humble believer in Christ—with his great intellect, seeing at once all the shallowness of scepticism and infidelity. He read his Bible with the docility of a little child, at the same time making beautiful and discriminating observations, which often delighted me with their originality. He was one of the many instances of the consistency of a deep religious faith with a profound and enlightened understanding. He was a rare man in head and heart. It is one of the happiest recollections of my life, that I had anything to do with bettering the fortunes of such a man. He fell in my way by his noticing an advertisement I had put in the newspapers for a mathematical teacher. He accepted the place; and ever afterwards (his family tell me) he carried the advertisement, cut out of one of the papers, in his pocket-book, where it was found after his death. His services as a *teacher* were not of the most immediate practical account. He saw so quickly at a glance himself, that he could hardly comprehend how it was necessary to take the ordinary learner step by step through a problem. Having read (as I have gathered from him), in his earlier studies, the first six books of Euclid in a day, it is no wonder that he thought one of them not too much for a lesson in geometry. Once, after a lecture in natural philosophy, one of the class asked him if he intended to give *experiments*. 'Dear child!' he said, 'he will have sugar with his bread and butter.' He could deal only in the genuine abstract science which he professed. On my remarking to him that, since it was quite beyond the capacity of the general run of boys, it might be as well if he taught in a more mechanical way, and let them work by the rules laid down in the books, as they do in most schools—'But you can get,' he said, 'any dunderhead to do that.' I feared that he supposed I wished to dispense with his services. He gradually learned, however, to accommodate himself to the average mind of the young, and made good scholars; though he would never allow that he made more than one mathematician—to whom, at his request, we awarded a gold medal, the only medal ever given in the College.*

"While at Flushing, Mr. Gill made a translation of the great work of La Grange, which still remains in manuscript.

* That Mr. G. was not mistaken, was shown in the fact that the youth so distinguished afterwards sustained his reputation in the Ecole Polytechnique, Paris.

"About the age of sixteen, at sea, the captain and officers in command of the small vessel in which he was were carried off by sickness (yellow fever, I think). Applying his knowledge of mathematics to navigation, he carried the ship into port himself.

"At the time of his death he had been an active member of the parish of 'Good Angels,' Brooklyn. He contributed liberally, both of his exertions and his money, towards their proposed new church, being a zealous advocate of Free Churches.

"As actuary of the Life Insurance Company, he at last found the place for which he was so eminently qualified, and which afforded him something like a due reward of his talents. I rejoiced heartily when he obtained it, for it always pained me to see a man with his order of mind at the drudgery of book-keeping—an office which he united to that of professor, during his last few years at College Point.

"With what intense application he devoted himself to the duties of his actuaryship, of what value his services were to the Company, and in what high estimation they held him, doubtless you are sufficiently acquainted.

"In applying his science to the principles of life insurance, he said he believed he was fulfilling his mission. Alas, that it was so soon cut short! Had he spared himself a little, in all human probability he might have still been living. His zeal consumed him."

In order to arrive at a correct estimate of the character of the late Mr. Gill, it will be necessary to take a cursory glance at his chequered and somewhat eventful history. It appears from the testimony of his daughter, that her father was born Oct. 22nd, 1805, in a small secluded country village, in the midland county of Yorkshire, England. Although the name of the village is not given, still we can form some idea of its obscurity and lack of educational institutions from the fact that it had neither "school, library, nor literary society, not even the advantage of a resident clergyman;" consequently, he had none of those auxiliary helps and material assistances which we are accustomed to consider as indispensable to the acquisition of a sound practical education. The history of his youth, therefore, may be considered as forming another example of the noble illustrations which are upon record, of the successful "pursuit of knowledge under difficulties." Unfavourable and adverse as the circumstances were in which he was placed, yet he seems at a very early period to have had a glimmering presentiment or cheering presage that he would one day be a scholar and mathematician.

At the age of ten years he left his village school, the teacher acknowledging at the time that he (Master Gill) knew as much as he did. At the age of thirteen he went to sea, and made a voyage to the West Indies; and, in scarcely three years afterwards, we find him aboard of a small vessel, where the captain and officers had been carried off by yellow fever, taking the command; and, from his knowledge of mathematics as applied to navigation, he brings the ship safely into port. At the age of sixteen he recommenced a vigorous course of self-training; at the same time he began to teach—the day being devoted to school duties, while his evenings were dedicated to the study of mathematics and general literature. Thus he was occupied for seven or eight long years, during which period he began to contribute to several mathematical journals and periodicals, and through them he ultimately became known to men of science. In 1830 he left England, where his life had been one continual struggle through years of trial, privation, and toil; at length he arrived in New York, where he commenced teaching, and afterwards at Richmond, N.Y. Soon after this he was appointed Professor of Mathematics and Natural Philosophy at Flushing Institute. In 1836 appeared the first number of the *Mathematical Miscellany*, and in 1847 the *Angular Analysis* was published. In August, 1848, he left College Point, being determined to relinquish teaching, and adopt some other employment where he could be more useful; in the meantime, he accepted the appointment of discount clerk of the Atlantic Bank, Brooklyn. In April, 1849, he was appointed Mathematician to the Mutual Benefit Life Insurance Company of Newark, N.J., and in October of the same year he was appointed Actuary of the Mutual Life Insurance Company of New York, in which employment he continued till death, which took place on October 22nd, 1855. Such is the brief outline of the career of the late Charles Gill.

From the foregoing review of the life, labours, habits, and pursuits of Mr. Gill, we are furnished with an amount of direct and collateral evidence, sufficient, we think, to enable us to form a tolerably fair estimate of his character. Nature had endowed him with more than an ordinary share of mental and intellectual capacity; to his superior ability were added the habits of patient, protracted, incessant self-application and study. Activity and indomitable courage marked every step of his journey through life: yielding to no obstacle, repulsed by no barrier, discouraged by no disappointment, but keeping steadfastly before his eye the appointed goal, he laboured and struggled manfully onward, until he

obtained the prize. While he prosecuted his favourite study with the assiduity and ardour of an enthusiast, he lost no opportunity of cultivating a taste for the refined, elevating, and ennobling pursuits of polite learning; he devoted not only a large portion of his time to general literature, but he delighted to revel in the gorgeous and sublime imagery of poetry and the choicest works of fiction.

Nor, while he cultivated his mental and intellectual faculties, did he neglect to improve or cultivate the higher and moral principles of his heart. It is said, and that most truly, that his moral excellence was equal to his intellectual. He was modest and humble, and hated the appearance of pride or ostentation in himself or in others. Under the cover of a plain, blunt, and somewhat repulsive exterior, he hid a warmth of affection, sincerity, and sensibility of feeling, known only to those who had the happiness of sharing his confidence and friendship. He was liberal, kind, and generous, willing and ready to embark in whatever he believed to be for the public good, not stopping to inquire how much he might have to sacrifice in order to attain the desired end: witness the efforts and personal sacrifice he made while conducting the *Quarterly Mathematical Miscellany*. He gloried in the profession he had espoused, and laboured nobly to make known its principles, and commend its object, purposes, and designs, to others. Above all, he was a devout man. The religion of the Bible, to him, was not a "cunningly devised fable;" he had nothing of the pharisaical or supercilious views of the formal professor about him; he was meek and docile as a child, and had unshaken faith in the solemn verities of divine revelation. He united an unwavering faith with a large and enlightened understanding; in a word, he was a profound and an accomplished scholar, an able mathematician, an excellent actuary, a worthy man, a humble believer, and a sincere Christian.

NOTE.—Our readers may observe in this brief memoir, and in that given of Mr. Griffith Davies in a previous Number of this *Journal*, many points of resemblance. Both Mr. Gill and Mr. Davies commenced their career under the greatest disadvantages, and both had to struggle for many years against the difficulties of their position, exhibiting throughout indefatigable industry and indomitable perseverance; both were learned and accomplished, simple and unostentatious; and to both it was given to comprehend and appreciate the inestimable value of the truths revealed in the Sacred Writings. Men like these are ornaments to any profession. May it be the good fortune of the Institute to enrol the names of many other such.—ED. A. M.